

**477-000-059 – Examples: Not Considered Health Insurance**

The following examples are NOT considered health insurance. These are income replacement or accident policies and should NOT be entered on N-FOCUS/TPL. These policies can NOT be allowed as a medical deduction on a medical budget.

Example 4: GEM (University of Nebraska); school accident policy; pays for accidents related to school activities.

Example 5: Combined Insurance Co of America; accidental dismemberment policy; pays \$5,000 for loss of any limb.

Example 6: Bankers Life and Casualty; accidental injury policy; pays \$50 per day for any day unable to work due to injury while riding any public conveyance.

Example 7: Physicians Mutual Insurance; disability policy; pays \$50 per day for any day of disability.

NOTE: If the health insurance in 477-000-058 premium verification submitted by the client has an amount specified for one of these, then do not allow that portion of the premium as a deduction. Do not send for additional verification requesting the premium break-out for health insurance.